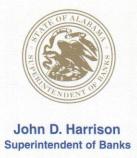


STATE OF ALABAMA STATE BANKING DEPARTMENT



January 7, 2011

MEMORANDUM

TO: Alabama State-Chartered Banks

FROM: John D. Harrison, Superintendent of Banks

SUBJECT: Hazardous Weather Conditions

Much of the state is predicted to experience dangerous travel conditions this weekend and continuing in Monday, January 10, 2011. Pursuant to Section 5-5A-32 of the Code of Alabama, I hereby notify and authorize all banks within the affected areas of the State of Alabama to close all day, or any part of the day on Monday and Tuesday, January 10 and 11, 2011, as necessary to protect the safety of their employees and customers. I request, however, that should you choose to close that you notify this office by email at richard.stephens@banking.alabama.gov or telephonically at 334-242-3452.